

BNP Paribas Poland

BNP Paribas Poland Automates Objective and Consistent Quality Assurance with Verint

Opportunity

BNP Paribas Poland supports 3.9 million customers through a network of almost 460 bank branches. The organization is a subsidiary of BNP Paribas, the European Union's leading bank, operating in 68 countries with more than 193,000 employees.

The Bank already supports 1.3 million customers through digital channels – and is eager to increase this number. Anastasiia Novak, Speech Analytics Product Owner and Agile Transformation Leader in Personal Finance Operations, BNP Paribas Poland, explains, "Our 230 agents process 230,000 incoming calls, 15,000 chats, and 24,000 emails every month. As this number increases, we need an innovative, automated way to deliver differentiated experiences at scale and consistently across every interaction and channel."

Quality is an imperative. The Bank recognizes that – as digital engagement rises – it needs to monitor and review the quality of every agent interaction to ensure a consistently rewarding customer experience. Until recently, however, the Quality Team only studied a small sample of customer calls. This lack of visibility meant the Bank was unaware of activities that may be undermining the customer experience. It was also exposing the organization to unnecessary risk.

"We simply didn't have the resources to monitor every call," says Anastasiia. "Without a complete view of every engagement, it was difficult to understand agents' performance or make trusted decisions about the contact center."

Solution

In response, BNP Paribas Poland has deployed Verint® Automated Quality Management™. This modern, forward-thinking quality assurance solution enables the Bank to understand what is happening on the calls that were previously unevaluated, sharing insights automatically among quality management decision-makers, agents, and other stakeholders.

BNP Paribas Poland has the flexibility to select and evaluate large numbers of interactions across channels based on criteria such as relevance, employee performance, and customer input. Mateusz Menich, Senior Speech Analytics Specialist, BNP Paribas Poland, explains, "Automated Quality Management is an innovative way to gain insights that would be difficult – potentially impossible – to achieve by randomly sampling small numbers of interactions and evaluating them against inwardly focused metrics and processes."

Verint Automated Quality Management, seamlessly connected to Verint Performance Management™, plays a vital role in BNP Paribas Poland's new "Digital Channels Promotion." This is a contact center campaign to promote increased digital channel use among customers and help close the engagement capacity gap: the difference between the resources available in the contact center to meet rising digital demand and the exploding volume of customer interactions and communication channels.

The Verint solution automatically delivers the desired type and number of agent/customer interactions to be evaluated for each employee based on business rules. For example, how frequently and effectively the agents promote the digital channel for an email/address change, password reset, or card activation.

Customer Success Story



Solutions

Verint® Automated Quality Management™



Industry

Financial Services



Region

Poland

Results

- Agent performance/quality increased from 26% to 36% in five months.
- Promotion of digital channels rose from 22% to 36%.
- Paraphrasing rose from 30% to 65% in 11 months.
- Reduces risk by automating the entire quality management process.
- Ensures objective and consistent quality assurance.

VERINT

“ Verint Automated Quality Management is helping BNP Paribas Poland deliver objective and consistent quality assurance. ”

– Anastasiia Novak, Speech Analytics Product Owner and Agile Transformation Leader
in Personal Finance Operations, BNP Paribas Poland

Benefits

Quality scores then feed these key performance indicators (KPIs) in scorecards, which in turn are used to drive performance-based coaching and training. By introducing Verint Automated Quality Management to the Digital Channels Promotion, the frequency of promotion rose from 22 percent to 36 percent in just six months. “Digital channel efficiency” (measured by the activation of the digital channel by customers three days after contact with the bank) increased from six percent to 10 percent in 12 months.

Another use of Verint Automated Quality Management is related to the “Book of Standards,” the Bank’s definitive guide to standard agent interactions. A dozen automated, ‘out-of-the-box’ forms are implemented, covering criteria like empathy, verification, rebound, greeting, and language. These rules are used to automatically check that agents follow the most common compliance guidelines. Agents are scored on a regular basis on their adherence to this Book of Standards, with adjustments and coaching initiated to improve scores.

“One of the ways we found to improve agent engagement was to involve them in the choice of phrases,” says Mateusz. “As part of the quality assurance program, we asked them for their input on what greeting, for example, they would like to use, or the tone of voice. By bringing them closer to the decision-making, they became more involved and more engaged with the program.”

The quality assurance program also revealed that the targets were sometimes set too high. “We want all of our agents to succeed,” Mateusz explains. “However, the pilot assessment showed that the targets for the calls were a little high. In response, we now track and modify these targets quarterly together with our Customer Service management team.”

Agents and their managers are also able to view and understand their scorecards on a daily basis. “We involved our agents from the start, and we have noticed that this visibility is now driving agent self-improvement,” continues Mateusz. “This trend is shifting the responsibility for achieving personal goals from the managers directly to employees. The results we have seen are very positive and our staff feel empowered.”

“Verint Automated Quality Management is helping BNP Paribas Poland deliver objective and consistent quality assurance,” says Anastasiia. “As our contact center engagement grows, we can scale quality monitoring, measuring every interaction against predefined rules. This way, we can shorten the time between identifying an issue and taking action to support our employees. Moreover, we can shift resources from looking at ways to improve agent performance – to actually doing it.”

This Verint Automated Quality Management deployment is part of a complete, connected Verint platform used by the Bank, comprising an integrated suite of customer engagement solutions – ranging from Verint Desktop and Process Analytics™, Verint Speech Analytics™, and Verint Real-Time Speech Analytics™ to Verint Quality and Performance Management™ and Verint Performance Management.

“The Verint platform gives us a complete, end-to-end suite of connected customer engagement technologies,” Anastasiia concludes. “It’s integrated, automated, and simple. Every customer has a different journey and their expectations are changing fast. Using the Verint platform, we can drive real-time action, thereby ensuring each customer receives a seamless, rewarding engagement experience.”

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